

**Information to identify the case:**

Debtor 1	<b>Marvin K. Mallory</b>	Social Security number or ITIN	<b>xxx-xx-3320</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Tanya L. Mallory</b>	Social Security number or ITIN	<b>xxx-xx-6746</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-20409-CMB**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(b) is granted to:

Marvin K. Mallory

Tanya L. Mallory

8/21/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

**For more information, see page 2 >**

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Marvin K. Mallory  
Tanya L. Mallory  
DebtorsCase No. 13-20409-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz  
Form ID: 3180WHPage 1 of 2  
Total Noticed: 37

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db/jdb  
cr  
13558030 +Marvin K. Mallory, Tanya L. Mallory, 6233 Hallwood Drive, Verona, PA 15147-2524  
13570161 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
13558033 +AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129  
13558036 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
+City County FCU, 220 Grant Street, Pittsburgh, PA 15219-2123  
+DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Peoples, P.O. Box 26666, Richmond, VA 23261)  
13558035 Dollar Bank, Three Gateway Center, Pittsburgh, PA 15222  
13683883 +Dollar Bank FSB, PO Box 3969, Pittsburgh, PA 15230-3969  
13558037 +Lease and Rental Mgmt Corp d/b/a Auto Loan, 45 Haverhill Street, Andover, MA 01810-1414  
13616090 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020  
14405151 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, PO BOX 619096, DALLAS, TX 75261-9741)  
13558039 +National Credit Adjustment, 327 W 4th Avenue, Hutchinson, KS 67501-4842  
13558040 PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444  
13652657 +Peoples Natural Gas Co. LLC, Attn: Andrew Weisner, 375 North Shore Dr., Suite 600, Pittsburgh, PA 15212-5866  
13558041 RJM Acquisitions, P.O. Box 18013, Hauppauge, NY 11788  
13558042 +ThinkCashFBD, PO Box 10178, Fort Worth, TX 76114-0178

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2018 01:55:54 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr  
+EDI: BANKAMER.COM Aug 22 2018 05:53:00 BANK OF AMERICA, N.A., 2380 Performance Dr,  
Richardson, TX 75082-4333  
13592812 EDI: AIS.COM Aug 22 2018 05:53:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
13558031 EDI: BANKAMER.COM Aug 22 2018 05:53:00 Bank of America, 4161 Piedmont Parkway,  
Greensboro, NC 27410  
13651143 +EDI: BANKAMER.COM Aug 22 2018 05:53:00 Bank of America, N.A., 7105 Corporate Drive,  
Plano, TX 75024-4100  
14226011 +EDI: BANKAMER.COM Aug 22 2018 05:53:00 Bank of America, NA, P.O. Box 31785,  
Tampa, FL 33631-3785  
13558032 EDI: CAPITALONE.COM Aug 22 2018 05:53:00 Capital One, PO Box 85520,  
Richmond, VA 23285-5075  
14225890 +E-mail/Text: bankruptcy@consumerportfolio.com Aug 22 2018 01:56:05  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
13558034 +E-mail/Text: stacy@consumercollection.com Aug 22 2018 01:56:10 Consumer Collection MN,  
2333 Grissom Drive, Saint Louis, MO 63146-3322  
13606336 +E-mail/Text: kburkley@bernsteinlaw.com Aug 22 2018 01:56:16 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908  
13626375 +EDI: ECMC.COM Aug 22 2018 05:53:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
13635610 EDI: JEFFERSONCAP.COM Aug 22 2018 05:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-  
13558038 +EDI: RESURGENT.COM Aug 22 2018 05:53:00 LVNV Funding, P.O. Box 10584,  
Greenville, SC 29603-0584  
13648133 EDI: RESURGENT.COM Aug 22 2018 05:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
13645287 EDI: RESURGENT.COM Aug 22 2018 05:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13645288 EDI: RESURGENT.COM Aug 22 2018 05:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13645286 EDI: RESURGENT.COM Aug 22 2018 05:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of General Electric Capital, Corporation, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13598656 +E-mail/Text: csidl@sbcglobal.net Aug 22 2018 01:56:09 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
13584430 EDI: Q3G.COM Aug 22 2018 05:53:00 Quantum3 Group LLC as agent for,  
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
13580619 EDI: Q3G.COM Aug 22 2018 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13558043 +EDI: VERIZONCOMB.COM Aug 22 2018 05:53:00 Verizon Wireless,  
1515 Woodfield Road, Suite 1400, Schaumburg, IL 60173-5443

TOTAL: 21

District/off: 0315-2

User: amaz  
Form ID: 3180WH

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Aug 21, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
cr Bank of America, N.A. et. al.  
cr NATIONSTAR MORTGAGE LLC  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
cr\* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
cr\* +Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,  
Pittsburgh, PA 15235-5137  
13651651\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13635619\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13586866 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,  
Pittsburgh, PA 15235-5137  
13572028 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
13572026 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 3, \* 5, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 21, 2018 at the address(es) listed below:

Allison F. Wells on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,  
fedphe@hotmail.com; amber.zinski@phelanhallinan.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Jeremy J. Kobeski on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Joseph A. Dessoye on behalf of Creditor Bank of America, N.A. et. al. pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,  
sromig@barley.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Kevin H. Buraks on behalf of Creditor Municipality of Penn Hills kburaks@portnoffonline.com  
Mario J. Hanyon on behalf of Creditor NATIONSTAR MORTGAGE LLC pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Shawn N. Wright on behalf of Joint Debtor Tanya L. Mallory shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com; audrey@shawnwrightlaw.co  
m  
Shawn N. Wright on behalf of Debtor Marvin K. Mallory shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com; audrey@shawnwrightlaw.co  
m

TOTAL: 17